

*** Cosigned * Loan Request/Credit Agreement - Signature Page****NON-NEGOTIABLE CREDIT AGREEMENT - THIS IS A CONSUMER CREDIT TRANSACTION****LOAN PROGRAM INFORMATION**

Education One® Education One Undergraduate Loan Academic Period: 01/2007-05/2007

Lender: JPMorgan Chase Bank, N.A. School: WILLIAM PATERSON UNIVERSITY

Loan Amount Requested: \$5000.00 Repayment Option: Full Deferral

Deferment Period Margin: 5.75 Repayment Period Margin: 5.75 Loan Origination Fee Percentage: 9.50

STUDENT BORROWER INFORMATION (Must be at least 18 years of age)

Borrower Name: Evadney M Browne Home Address: [REDACTED] Paterson, NJ 07514

Social Security #: [REDACTED] 5561 Date of Birth: [REDACTED] 1973 Home Telephone: [REDACTED] 9961

Student Citizenship (check one box): ☒ U.S. Citizen ☐ Eligible Non-Citizen (Attach front & back copy of CIS or student visa card)

Note: Personal reference name and address cannot match that of the Cosigner.

Personal Reference Name: Deshaun Vamon Reference Home Tel #: [REDACTED] 6695 Work Tel #: [REDACTED]

Reference Street Address: [REDACTED]

Reference City/State/Zip: South Bend, IN 46615

COSIGNER INFORMATION (Must be at least 18 years of age)

Cosigner Name: Lesroy E Browne Home Address: [REDACTED] Paterson, NJ 07514

Social Security #: [REDACTED] 2324 Date of Birth: [REDACTED] 1961 Home Telephone: [REDACTED] 8981

Have you ever defaulted on a student loan or declared bankruptcy in the last 10 years? ☐ No ☒ Yes Employer Telephone: (201) 263-8555

Current Employer: RANA-JJ Years There: 1 Year 7 Months

Current Position: Professional Years at Previous Employment: 10 Years

Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not want them considered for repaying this obligation. If you are relying on such additional income, please provide details on a separate sheet of paper.

Cosigner Citizenship (check one box): ☒ U.S. Citizen ☐ Eligible Non-Citizen (Attach front & back copy of CIS)

Note: Personal reference name and address cannot match that of the Borrower.

Personal Reference Name: Cordona Browne Reference Home Tel #: [REDACTED] 7214 Work Tel #: [REDACTED] 8075

Reference Street Address: [REDACTED]

Reference City/State/Zip: Randolph, MA 02368

By my signature, I certify that I have read, understand and agree to the terms of and undertake the obligations set forth on all four (4) pages of this Loan Request/Credit Agreement EO.06-07.CSX1.10DC.0106 ("Credit Agreement"). I understand that any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties, which may include fines or imprisonment. This Credit Agreement is signed under seal. I understand that I am not required to fix my signature on this Credit Agreement and any related notices that require signature. If I choose to fix my signature on this Credit Agreement and any related notices that require signature, I intend: (i) my fix signature to be an electronic signature under applicable federal and state law, (ii) my fix printout of this Credit Agreement and related notices to be an original document, (iii) to conduct business with the Lender by electronic records and electronic signatures, and (iv) that this Credit Agreement will not be governed by Article 3 of the Uniform Commercial Code, and my obligations under this Credit Agreement will not be subject to, but any transfer of my obligations will be subject to, Article 9 of the Uniform Commercial Code. I, the Cosigner, have read the applicable cosigner notice(s).

For purposes of the following notices "you" means the Borrower and Cosigner, not the Lender.

FOR ALABAMA RESIDENTS: CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

FOR WISCONSIN RESIDENTS: NOTICE TO CUSTOMER:

- DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IF OTHERWISE ADVISED.
- DO NOT SIGN THIS CREDIT AGREEMENT IF IT CONTAINS ANY BLANK SPACES.
- YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

PLEASE SIGN BELOW - RETURN This Page With Proof of Income and Other Information (if applicable) -

FAX TO: 800-704-9407

Signature of Borrower [Signature]

Date 01/29/07

BY SIGNING THIS CREDIT AGREEMENT BELOW, I CERTIFY THAT I INTEND TO (i) APPLY FOR JOINT CREDIT AND (ii) BE JOINTLY LIABLE WITH THE BORROWER FOR THIS LOAN.

Signature of Cosigner [Signature]

Date 1/29/2007

EO.06-07.CSX1.10DC.0106

LENDER COPY

PN01_EO_06-07_CSX1_F_X_BROWNE [REDACTED].pdf

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